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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Kenneth	
		First name	First name
	Write the name that is on your government-issued	s	
	picture identification (for	Middle name	Middle name
	example, your driver's	Carthen	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2	All other names you		
۷.	have used in the last	First name	First name
	8 years		
	-	Middle name	Middle name
	Include your married or maiden names.		
	marcon names	Last name	Last name
		First name	First name
		NC LU	N. I. II.
		Middle name	Middle name
		Last name	Last name
_			
3.	Only the last 4 digits of your Social	XXX - XX- <u>5431</u>	XXX - XX-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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De	ebtor 1 Kenneth First Name	S Carthen Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		828 S Austin Blvd Apt: 2K Number Street	Number Street
		Oak Park Illinois 60304	
		City State Zip Code	City State Zip Code
		Cook	0
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Kenneth First Name	S Middle Name	Carthen Last Name	Case number (if known)	
Part 2: Tell the Court Ab	oout Your Bankruptcy Ca	ase		
7. The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a crect landividuals to Pay !! I request that my for judge may, but is not the official poverty you choose this op	how you may pay. Typically, if you money order If your attorney is dit card or check with a pre-printeree in installments. If you choose Your Filing Fee in Installments (Cofee be waived (You may request ot required to, waive your fee, an line that applies to your family si	ou are paying the fe submitting your p ed address. this option, sign a official Form 103A). this option only if d may do so only if ze and you are una	• •
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYYY	ase numberase numberase number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY R	elationship to youase number, if knownelationship to youase number, if known
11. Do you rent your residence?	✓ No. Go to Yes. Fill ou	ord obtained an eviction judgment a line 12. It <i>Initial Statement About an Eviction</i> ankruptcy petition.		

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Carthen Debtor 1 Kenneth Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Kenneth S Carthen Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Kenneth	S Middle Name	Carthen	Case number (if known)	
Part 6: Answer These Que	estions for Reporting I	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts "incurred by an i No. Go to lir Yes. Go to li 16b. Are your debts money for a bus No. Go to lir Yes. Go to li	primarily consumer debts ndividual primarily for a pe ne 16b. ne 17. primarily business debts? iness or investment or thro ne 16c.	ersonal, family, or househo P Business debts are debts bugh the operation of the l	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unde	under Chapter 7. Go to line 18 er Chapter 7. Do you estimate paid that funds will be availat	e that after any exempt prop	erty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		5,000 10,000 -25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 milli	0	0,001-\$10 million 10,001-\$50 million 10,001-\$100 million 100,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 milli	0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file of title 11, United Statunder Chapter 7. If no attorney represer out this document, I h	under Chapter 7, I am awa tes Code. I understand the nts me and I did not pay or ave obtained and read the	are that I may proceed, if el relief available under each agree to pay someone wh notice required by 11 U.S	
	I understand making a connection with a ban both. 18 U.S.C. §§ 15	a false statement, concealir	ng property, or obtaining r fines up to \$250,000, or i	de, specified in this petition. noney or property by fraud in mprisonment for up to 20 years, or
	/s/ Kenneth Carth		Signature of D	obtov O
	Signature of Debtor		Signature of De	
	Executed on	5/24/2017 MM / DD / YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Kenneth	S	Carthen	Case number (if i	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.4			
need to file this page.	/s/ Mike Miller		Date	5/24/2017
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			_	·
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Kenneth	S	Carthen
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,468.00
1c. Copy line 63, Total of all property on Schedule A/B	\$3,468.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$6,144.00
Your total liabilities	\$6,144.00
Part 3: Summarize Your Income and Expenses	
Canmariae Four moome and appended	
4. Schedule I: Your Income (Official Form 106I)	\$1,591.32
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,416.00

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Carthen Debtor 1 Kenneth Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,702.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this i	nformation to identify your	case:				
			Corthon			
Debtor 1	Kenneth First Name	S Middle Nam	Carthen e Last Name			
Debtor 2	,					
(Spouse, if filing	^{ng)} First Name	Middle Nam	e Last Name			
United Stat	es Bankruptcy Court for the	: Northern	District of Illinois (State)			
Case numb	oer		(Glate)			
(If known)						Check if this is an
Officia	I Form 106A/B					amended filing
Sched	lule A/B: Prop	erty				12/1
category w responsible write your	there you think it fits best. e for supplying correct info name and case number (if	Be as complete and ormation. If more space known). Answer ever	•	arried people a e sheet to this	re filing together, both a form. On the top of any a	are equally
Part 1:	Describe Each Residen	ce, Building, Land,	or Other Real Estate You	Own or Have	an Interest In	
		equitable interest in a	ny residence, building, land, c	or similar prope	rty?	
	No. Go to Part 2					
	Yes. Where is the property?					
1.1		W	hat is the property? Check all t	hat apply.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.1	Street address, if available, o	r other description	Single-family home Duplex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.
		F	Condominium or cooperative		Current value of the	Current value of the
		Ī	Manufactured or mobile home	•	entire property?	portion you own?
	Number Street		Land		Describe the nature of	f vour ownorchin
	Number Street		Investment property		Describe the nature o interest (such as fee s	simple, tenancy by
	City State	Zip Code	Timeshare Other	<u></u>	the entireties, or a life	e estate), if known.
			☑ Tho has an interest in the prop	erty? Check	Check if this is co	ommunity property
			Debtor 1 only		Ш	
		Ē	Debtor 2 only			
		Ī	Debtor 1 and Debtor 2 only			
		Ī	At least one of the debtors and	d another		
			ther information you wish to a operty identification number:	dd about this i	tem, such as local	
If you o	own or have more than one,		operty identification number.			
		<u>w</u>	hat is the property? Check all t	hat apply.		claims or exemptions. Put
1.2	Street address, if available, o	r other description	Single-family home			red claims on Schedule D: aims Secured by Property.
	, ,	. [Duplex or multi-unit building		Current value of the	Current value of the
			Condominium or cooperative Manufactured or mobile home		entire property?	portion you own?
			Land			
	Number Street	ř	Investment property		Describe the nature o interest (such as fee s	
	City State	Zip Code	Timeshare Other		the entireties, or a life	
	Oity State	Zip Code			Ohaalait Ahia ia aa	
			ho has an interest in the prop	erty? Check	(see instructions)	mmunity property
			Debtor 1 only			
			Debtor 2 only			
		<u></u>	Debtor 1 and Debtor 2 only At least one of the debtors and	1 anothor		
		L	_		tom auch as less!	
			ther information you wish to a operty identification number:		teni, sucii as iocal	

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Debtor 1	Kenneth	S	Carthen Case no	umber (if known)	
	First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
.3			What is the property? Check all that apply.		claims or exemptions. Put red claims on <i>Schedule D:</i>
Stre	et address, if available, or o	other description	Single-family home		ims Secured by Property.
			Duplex or multi-unit building	0	0
			Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
			Manufactured or mobile home	onthio property:	portion you out
			Land		
Nur	nber Street		Investment property	Describe the nature or	
			Timeshare	interest (such as fee s	
City	State	Zip Code	Other	the entireties, or a life	e estate), ii known.
				Ohaali if Ahia ia aa	
			Who has an interest in the property? Check on	Check if this is co (see instructions)	mmunity property
			Debtor 1 only		
			Debtor 2 only	_	
			Debtor 1 and Debtor 2 only		
			<u></u>		
			At least one of the debtors and another		
			Other information you wish to add about this i property identification number:	tem, such as local	
Part 2:	Describe Your Vehic	les			
ou own t		you lease a vehicle	st in any vehicles, whether they are registered, also report it on Schedule G: Executory Contracts rcycles	-	
☐ No)				
✓ Ye	S				
3.1	Make	Mercury	Who has an interest in the property? Chec	ck Do not deduct secured	claims or exemptions. Put
		Sable-V6	one.		ured claims on Schedule D:
	Maralah	Sedan 4D	Debtor 1 only	Creditors Who Have Cla	aims Secured by Property.
	Model: Year:	<u>LS</u> 2000	Debtor 2 only	Current value of the	Current value of the
	Approximate mileage:	100000	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	. 4-1		At least one of the debtors and another	\$1637.00	\$1637.00
	Other information:		At least one of the deptors and another		
	2000 Mercury Sable-V6 S	Sedan 4D LS	Check if this is community property (s instructions)	eee	
3.2	Make		Who has an interest in the property? Chec	ck Do not deduct secured	claims or exemptions. Put
	Model:		one.	the amount of any secu	red claims on Schedule D:
	Year:		Debtor 1 only	Creditors Who Have Cla	aims Secured by Property.
	Approximate mileage:		Debtor 2 only	Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors and another		
			Check if this is community property (s	see	
			instructions)		

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Salar Name Make Who has an interest in the property? Check Current value of the entire property? Check Current value of the entire property? Check Current value of the entire property? Current value of the portion you own? Current value of the entire property? Current value of the portion you own? Current value of the entire property? Current value of the portion you own? Current value of the entire property? Current value of the entire property? Current value of the portion you own? Current value of the entire property? Cur	otor 1	Kenneth	S	Carthen	Case numbe	JI (II III III III II II II II II II II I	
Model: Year: Approximate mileage: Other information: Other information		First Name	Middle Name	Last Name			
Approximate mileage:	3.3			-	perty? Check		•
Approximate mileage: Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 3 only Debtor 4 only Debtor 2 only Debtor 1 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only							
Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) At least one of the debtors and another Check if this is community property (see instructions) Adde: Year: Approximate mileage: Other information: Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Current value of the entire property? Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Current value of the entire property? Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Property of the amount of any secured claims or exemptions. Property of the amount of any secured claims or exemptions. Property of the amount of any secured claims or exemptions. Property of the amount of any secured claims or exemptions. Property of the amount of any secured claims or exemptions. Property of the entire property? At least one of the debtors and another Check if this is community property (see instructions) At least one of the debtors and another Check if this is community property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 one. Current value of the entire property?						oroditoro virio riavo ola	anno cocarca by troporty
At least one of the debtors and another Check if this is community property (see instructions) 3.4 Make Model: Year:		Approximate mileage.					
Check if this is community property (see instructions) 3.4 Make		Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
Instructions Instructions				At least one of the debtors a	nd another		
Make Model: Debtor 1 only Current value of the entire property? Check one. Debtor 1 only Current value of the entire property? Current value of the entire				Check if this is community	y property (see		
Model: Year:				instructions)			
Debtor 1 only Current value of the entire property?	3.4	Make		Who has an interest in the pro	perty? Check		•
Approximate mileage: Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Ves 4.1 Make Model: Year: Approximate mileage: Other information: Who has an interest in the property? Check one. At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Approximate mileage: Other information: Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. One. Other information: Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 9 only Debtor 1 only Debt						,	
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At least one of the debtors and another Check if this is community property (see instructions)		Approximate mileage:		Debtor 2 only			
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Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No				instructions)			
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Model: Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	ntorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Year: Approximate mileage: Debtor 1 only Debtor 2 only Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar	ntorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
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Other information: Debtor 2 only Debtor 2 only At least one of the debtors and another Current value of the entire property? Entire property? Current value of the portion you own? Current value of the entire property?	4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information:		Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the pro	operty? Check nd another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
At least one of the debtors and another Check if this is community property (see	4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an instructions) Who has an interest in the proone.	operty? Check nd another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Poured claims on Schedule
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	4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the proone. Debtor 1 only Debtor 2 only	operty? Check nd another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule nims Secured by Property Current value of the portion you own? claims or exemptions. Property ared claims on Schedule nims Secured by Property Current value of the
	4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this is community instructions) Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	operty? Check Indianother Ind	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule nims Secured by Property Current value of the portion you own? claims or exemptions. Property ared claims on Schedule nims Secured by Property Current value of the
	4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors an instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only Instructions	operty? Check Indianother Indianother Indianother Indianother Indianother Indianother Indianother	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule nims Secured by Property Current value of the portion you own? claims or exemptions. Property ared claims on Schedule nims Secured by Property Current value of the
5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages \$1637.00	4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	rs, personal watercraf	Who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors an instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only At least one of the debtors an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors an Check if this is community instructions)	operty? Check Ind another Ind property (see Ind another Ind anothe	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?	claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the portion you own?

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Carthen Debtor 1 Kenneth Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... (1)TV (1)Cellphone \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1100.00 for Part 3. Write that number here

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Carthen Debtor 1 Kenneth Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Fifth Third Bank 17.1. Checking account: \$1.00 \$100.00 17.2. Checking account: Pre-Paid Debit Card with NetSpend 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Kenneth	S Middle Norse	Carthen	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfe	checks, promissory no	otes, and money orders.	
		ents are those you cannot transfer	to someone by signing	g of delivering them.	
	✓ No				
	Yes. Give specific				
	information about them	Issuer name:			
0.4	B. II	-			<u> </u>
21.	Retirement or pension Examples: Interests in IF		, thrift savings account	s, or other pension or profit-sharing plans	
	✓ No	, , , , , , , , , , , , , , , , , , , ,	,		
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
			-		-
		IRA:			-
		Retirement account:			_
		Keogh:			_
		Additional account:			
		Additional account:			
22.	Security deposits and	prepayments			
		d deposits you have made so that			
	companies, or others	with landlords, prepaid rent, public	utilities (electric, gas, v	vater), telecommunications	
	No		Institution name:		
	✓ Yes	Electric:			
	_	Gas:			= '
		Heating oil:			-
		-	0	L and the of	\$630.00
		Security deposit on rental unit:	Security Deposit with	Lanulord	-
		Prepaid rent:			_
		Telephone:			_
		Water:			_
		Rented furniture:			_
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No				
	Yes	Issuer name and description:			

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Debt	or 1 Kenneth First Name	S Middle	Name	Carthen Last Name	Case number (if known)	
24.					nder a qualified state tuition program.	
		30(b)(1), 529A(b), and 529		, , , , ,		
	✓ No	nstitution name and descr	intion Separately fi	le the records of any inter	racte 11 II S.C. & 521(c):	
	Yes	institution hame and descr	рион. Оерагатегу п	ie the records of any lifter	ests.11 0.0.0. § 321(b).	
	-					
	-					
0.5	- -					
25.	exercisable for		property (other tr	ian anytning listed in li	ne 1), and rights or powers	
	✓ No					
	Yes. Descril	De				
26.		ights, trademarks, trade				
		net domain names, websit	es, proceeds from	royanies and licensing ag	reements	
	✓ No Yes. Descril	ne				
	L 100. Booom					
27.	Liconece franc	chises, and other genera	l intangibles			
21.			-	ssociation holdings, liquo	or licenses, professional licenses	
	✓ No					
	Yes. Descril	De				
Mon	ney or property	y owed to you?				Current value of the
Mon	ney or propert	y owed to you?				portion you own?
Mon	ney or propert	y owed to you?				
	ney or property	· ·				portion you own? Do not deduct secured
	Tax refunds owe	ed to you			- Factorial	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds own No Yes. Give sp	· ·			Federal:	portion you own? Do not deduct secured
	Tax refunds owe No Yes. Give sp about you alr	ed to you ecific information them, including whether eady filed the returns			Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owe No Yes. Give sp about you alr	ed to you ecific information them, including whether				portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owe No Yes. Give sp about you alr and th Family support	ed to you ecific information them, including whether eady filed the returns e tax years	spousal support.	child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about you alr and th Family support Examples: Past of	ed to you ecific information them, including whether eady filed the returns e tax years	spousal support, o	child support, maintenanc	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give sp about you alr and th Family support Examples: Past of	ed to you ecific information them, including whether eady filed the returns e tax years	spousal support, o	child support, maintenand	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give sp about you alr and th Family support Examples: Past of	ed to you ecific information them, including whether eady filed the returns e tax years	spousal support, o	child support, maintenand	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give sp about you alr and th Family support Examples: Past of	ed to you ecific information them, including whether eady filed the returns e tax years	spousal support, o	child support, maintenand	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds own No Yes. Give sp about you alr and th Family support Examples: Past of	ed to you ecific information them, including whether eady filed the returns e tax years	spousal support, o	child support, maintenand	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give sp about you alr and th Family support Examples: Past of	ed to you ecific information them, including whether eady filed the returns e tax years	spousal support, o	child support, maintenand	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give sp about you alr and th Family support Examples: Past of No Yes. Give sp	ed to you ecific information them, including whether eady filed the returns e tax years	spousal support, o	child support, maintenand	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds own ✓ No Yes. Give spabout you alrand th Family support Examples: Past of Yes. Give spatial Yes. Give sp	ecific information them, including whether eady filed the returns e tax years	ice payments, disa	pility benefits, sick pay, v	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give spabout you alrand the samples: Past of Yes. Give sport Family support Examples: Past of Yes. Give sport Other amounts Examples: Unpair Social	ed to you ecific information them, including whether eady filed the returns e tax years	ice payments, disa	pility benefits, sick pay, v	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds own ✓ No Yes. Give spabout you alrand the samples: Past of the space	ed to you ecific information them, including whether eady filed the returns e tax years	ice payments, disa	pility benefits, sick pay, v	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds own ✓ No Yes. Give spabout you alrand the samples: Past of the yes. Give sport Examples: Past of the yes. Give sport Social Social No	ed to you ecific information them, including whether eady filed the returns e tax years	ice payments, disa	pility benefits, sick pay, v	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Kenneth	S	Carthen	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insuran Examples: Health, dis		Ith savings account (HSA); credit,	nomeowner's, or renter's insurance	
		surance company d list its value	Company name:	Beneficiary:	Surrender or refund value:
32.				cy, or are currently entitled to receive	_
	No Yes. Describe				
33.			you have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent at to set off claims	nd unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets	s you did not already list			
	Ves. Describe				
36.		•	n Part 4, including any entries f		\$731.00
Part	5: Describe Any	Business-Related Pro	perty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.			erest in any business-related p		
"	•		oros in any business-related pi		Current value of the
	No. Go to Part 6 Yes. Go to line 3				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	e or commissions you alre	eady earned		
	No Yes. Describe				
39.	Examples: Business-	urnishings, and supplies related computers, software	, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	✓ No Yes. Describe				

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Debt	tor 1 Kenneth	S	Carthen	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equipment	nent, supplies you u	se in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				1
41.	Inventory				
	№ No				
	Yes. Describe				1
	Tes. Describe				
					1
42.	Interests in partnerships or	joint ventures			
	✓ No				
		N	lame of entity:	% of ownership:	
	Yes. Give specific information about				
	them	_			_
		_			<u> </u>
12 (Customer lists, mailing lists,	or other compilatio			-
43.	oustomer lists, maining lists,	or other compliant	115		
	✓ No				
	Yes. Do your lists include	e personally identifiable	e information (as defined in 11 U	.S.C. § 101(41A))?	
	— — No				
	No No				
	Yes. Describe				
11	Any business-related prope	Larty you did not alres	adv liet		
77.	—	sity you did not all ed	auy nat		
	✓ No	_			<u> </u>
	Yes. Give specific				
	information	_			
		<u>-</u>			
		_			
		_			
		_			
45 A	dd the dollar value of all of y	our entries from Da	rt 5, including any entries for	nages you have attached	
>					
Part				You Own or Have an Interest In.	
	If you own or have an intere	st in farmland, list it in	Part 1.		
46.	Do you own or have any leg	gal or equitable inte	rest in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?
	163. 40 to line 47.				Do not deduct secured claims or exemptions
47	Farm animals				
	Examples: Livestock, poultry	, farm-raised fish			
	□ Na				
	✓ No				1
	Yes. Describe				
					1

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Debt	tor 1	Kenneth First Name	S Middle Name	Carthen Last Name	Case number (if known)		
48.	Cro	ps-either growing	or harvested				
	✓	No Yes. Describe					
49.	Far	m and fishing equi	pment, implements, machinery, fix	ctures, and tools of t	rade		
	✓	No Danaille					
	Ш	Yes. Describe					
50.	Far	m and fishing supp	lies, chemicals, and feed				
	✓	No					
	Ш	Yes. Describe					
51.	An	y farm- and comme	ercial fishing-related property you	did not already list			
	✓	No					
		Yes. Describe					
52 A	44 ti	ho dollar value of a	 II of your entries from Part 6, inclu	ıdına anv ontrice for	pages you have attached	Γ	
			r here		pages you have attached		
						_	
Part			pperty You Own or Have an Int		Did Not List Above		
53.			perty of any kind you did not alrea ts, country club membership	dy list?			
	✓	No					
		Yes. Give specific information					
		imonnation					
54. A	dd tl	he dollar value of a	II of your entries from Part 7. Write	e that number here)	-
Part	8:	List the Totals o	f Each Part of this Form				
55. I	Part	1: Total real estate	e, line 2				
56.	oart	2 total vehicles, lir	ne 5	\$1637.00			
57. P	art :	3: Total personal a	nd household items, line 15	\$1100.00			
58. P	art 4	4: Total financial a	ssets, line 36	\$731.00			
59. i	art	5: Total business-r	elated property, line 45	•			
60. I	Part	6: Total farm- and	fishing-related property, line 52				
61. I	Part	7: Total other prop	perty not listed, line 54				
62. 1	Γota	l personal property	Add lines 56 through 61	\$3468.00		roporty total	+ \$3468.00
					Copy personal p	operty total 🚩	
63. T	otal	of all property on S	Schedule A/B. Add line 55 + line 62.				\$3468.00

		Case 17-16077	Doc 1	Filed 05/24/17 Document	Entered 05/24/17 Page 20 of 70	13:58:53	Desc Main
Fill	in this inforr	nation to identify your case:					
Deb	otor 1	Kenneth	S	Carthen			
Deb	otor 2	First Name	Middle N	Name Last Nam	ne		
	ouse, if filing)	First Name	Middle N	Name Last Nam	ne		
Uni	ted States B	ankruptcy Court for the: No	rthern	District of Illino			
	se number			(Sta	te)		
(If kr	nown)						Check if this is an
Of	ficial I	Form 106C					amended filing
Sc	hedule	C: The Propert	ty You (Claim as Exen	npt		04/16
info as e	rmation. Uxempt. If r	Ising the property you lis	ted on <i>Sch</i> oot atta	<i>edule A/B: Property</i> (O ach to this page as ma	, ,	ur source, list	or supplying correct the property that you claim necessary. On the top of any
stat the tax- und	te a specif amount o exempt re ler a law t	ic dollar amount as exe f any applicable statuto etirement funds—may b	mpt. Altern ry limit. Sor e unlimited to a partic	atively, you may clair me exemptions—sucl d in dollar amount. Ho ular dollar amount ar	n as those for health aids wever, if you claim an ex	ue of the prope s, rights to rec cemption of 10	ne way of doing so is to erty being exempted up to eive certain benefits, and 00% of fair market value ned to exceed that amount,
Pai	t 1: Iden	tify the Property You Cla	aim as Exe	mpt			
1.		of exemptions are you clai	_		= -		
		re claiming state and federa			S.C. § 522(b)(3)		
	_	re claiming federal exempti					
2.	For any pr	operty you list on Schedule	A/B that yo	u claim as exempt, fill in	the information below.		

Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$1.00 description: **✓** \$1.00 Checking account, Fifth 100% of fair market value, up to any **Third Bank** applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$100.00 description: **✓** \$100.00 Checking account, Pre-Paid Debit Card with 100% of fair market value, up to any applicable statutory limit NetSpend Line from 17 Schedule A/B: Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) **✓** No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

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Carthen Debtor 1 Kenneth S Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$300.00 description: **✓** \$300.00 (1)TV (1)Cellphone 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$300.00 description: **✓** \$300.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Brief 735 ILCS 5/12-1001(a) \$500.00 description: **✓** \$500.00 **Used Clothes** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$630.00 description: \$630.00 Security deposit on 100% of fair market value, up to any rental unit, Security **Deposit with Landlord** applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS Brief \$1,637.00 5/12-1001(b) description: **✓** \$1,637.00; \$0.00 Mercury Sable-V6 Sedan 100% of fair market value, up to any 4D LS, 2000, 2000 applicable statutory limit

Mercury Sable-V6 Sedan

4D LS Line from Schedule A/B:

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			9			
Fill in this info	ormation to identify your ca	ase:				
Debtor 1	Kenneth	S	Carthen			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	r					
Official	Form 106D			J		Check if this is an amended filing
Sched	ule D: Credit	ors Who Hav	ve Claims Secure	ed by Prop	erty	12/15
more space i			e are filing together, both are equals ber the entries, and attach it to t			
1. Do any	creditors have claims s	ecured by your propert	y?			
✓ No	. Check this box and subn	nit this form to the court v	vith your other schedules. You hav	e nothing else to repo	rt on this form.	
Yes	s. Fill in all of the informatio	n below.				
Part 1: Lis	st All Secured Claims					
for each		ditor has a particular claim,	ed claim, list the creditor separately list the other creditors in Part 2. As a to the creditor's name.	Column A Amount of claim Do not deduct the	Column B Value of collateral	Column C Unsecured portion

this claim

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Fill i	n this inforr	mation to identify your c	ase:			
Deb	tor 1	Kenneth	S	Carthen		
		First Name	Middle Name	Last Name		
Deb						
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	Sankruptcy Court for the:	Northern	District of Illinois		
		. ,		(State)		
Case (If knd	e number					
<u> </u>						Check if this is an amended filing
Off	icial F	orm 106E/F				Check if this is an amended hilling
20	hodi	ulo E/EL Cro	ditoro Who	Hoya Unaa	cured Claims	
<u> 30</u>	neat	ile E/F: Cre	cultors willo	nave onse	cureu Ciaims	12/15
other Form clain the e know	r party to a 106A/B) a ns that are ntries in th n).	any executory contracts and on <i>Schedule G: Exe</i> I listed in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Ur Creditors Who Hold Claim	at could result in a claim. nexpired Leases (Official F ns Secured by Property. If	Also list executory contracts form 106G). Do not include an more space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	Do any cr	reditors have priority ur	nsecured claims against	you?		
	No. 0	Go to Part 2.	_	•		
	Yes.					
2.	List all of					

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Carthen Debtor 1 Kenneth Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** City of Chicago - Parking and red Light Tickets 4.1 \$3,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Department of Revenue - PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt DL#: C635-5178-6402 Other. Specify ____ Is the claim subject to offset? Yes 4.2 ComEd \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Illinois 60181 Oakbrook Terrace City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Light bill Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY CO L 4.3 \$101.00 Last 4 digits of account number 3491 Nonpriority Creditor's Name When was the debt incurred? 8014 BAYBERRY RD 5/2015 Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed **|** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: AT T **✓** No Yes

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 Debtor 1 First Name
 Kenneth
 S
 Carthen
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	HARRIS Nonpriority Creditor's Name 111 WEST JACKSON B SUITE 400 Number Street	Last 4 digits of account number 7121 When was the debt incurred? 11/2016 As of the date you file, the claim is: Check all that apply.	\$243.00
	CHICAGO Illinois 60604 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL CREDITOR: 10 Other. Specify PEOPLES GAS	
4.5	US Bank Nonpriority Creditor's Name 425 Walnut Street Number Street Cincinnati Ohio 45202 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify NSF	\$600.00
4.6	Village of Oak Park Parking Tickets Nonpriority Creditor's Name 123 Madison St. Number Street Oak Park Illinois 60302 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?	\$1,200.00

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Debtor 1 Kenneth Carthen Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Peoples Gas On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 200 E. Randolph Line 4.4 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Chicago Illinois 60601 Last 4 digits of account number 7121 City State Zip Code AT&t On which entry in Part 1 or Part 2 did you list the original creditor? Po Box 5014 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims Carol Stream Illinois 60197 Last 4 digits of account number 3491 City State Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? of (Check 111 W JACKSON BLVD S-400 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

CHICAGO

City

Illinois

State

60604

Zip Code

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Debtor 1 Kenneth S Carthen Case number (if known)

First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$6,144.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$6,144.00 6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Kenneth	S	Carthen	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois(State)	
Case number			(Otato)	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Creative Designs Name	S	_	Other, Other, landlord
	4355 N Ravens	wood Ave		landiora
	Number	Street		
	Chicago	Illinois	60613	
	City	State	Zip Code	

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Fill in this infor	rmation to identify your c	ase:		
Debtor 1	Kenneth	S	Carthen	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
				Check if this is an amended filing
Official	Form 106H			amended ming
Jiliciai	1 01111 10011			
Schedul	e H: Your Cod	lebtors		12/15
No Yes Within the	e last 8 years, have you	lived in a community pro		odebtor.) Community property states and territories include Arizona, California,
- N	uisiana, Nevada, New Mex Go to line 3.	tico, Puerto Rico, Texas, W	/ashington, and Wisconsin.)	
		er spouse, or legal equiva	alent live with you at the tim	a?
	No	. op cace, e. legal equit		
ä	Yes. In which communit	y state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	iivalent	<u> </u>
	· · · ·			<u></u>
	Number Street			
	City	State	Zip Code	_
3. In Column	n 1 list all of your code	store Do not include you	r engues as a codobtor if y	our spouse is filing with you. List the person shown in line 2

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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		20	Jan. 19116	. ago 00	c 3		
Fill in this in	formation to identify	your case:					
Debtor 1	Kenneth	S	Carthe				
	First Name	Middle Name	Last N		— Che	eck if this is:	
Debtor 2 (Spouse, if filing	(i) Firet Name	Middle Name	Last N	ame	- -	An amended filing	
	Bankruptcy Court for	Northern Northern	_ District of Illi	nois		A supplement showing post-petition expenses as of the following date:	chapter 13
Case number	r		(0	State)			
(If known)	`					MM / DD / YYYY	
Official	Form 106I						
Schedu	le I: Your In	come					12/15
spouse. If m number (if k		l, attach a separate she y question.		_		not include information about y ional pages, write your name a	
1. Fill in yo	ur employment		Debtor 1			Debtor 2	
		Employment status	✓ Emplo	yed		Employed	
attach a s	ve more than one job, eparate page with on about additional		Not Er	nployed		Not Employed	
employer		Occupation					
	art time, seasonal, or	Employer's name	Corner Ba	kery Cafe		_	
	oyed work.	Employer's address	12700 Pai	k Central Drive S	Suite 1300		
	on may include student naker, if it applies.		Number Str	reet		Number Street	
			Dallas	Texas	75251	_	
			City	State	Zip Code	City State Zip	Code
		How long employed there?	9 years 11	months			
Part 2: Gi	ve Details About N	Nonthly Income					
Estimate m	onthly income as of t	the date you file this form	n . If you have	nothing to repo	ort for any line	write \$0 in the space. Include your n	on-filing
spouse unle	ss you are separated.				-		
	ır non-filing spouse have , attach a separate she		combine the	information for	all employers fo	or that person on the lines below. If y For Debtor 2 or	ou need
				For	Debtor 1	non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$1,929.89		
3. Estima	te and list monthly over	rtime pay.		3.	+ \$0.00		
4. Calcula	ate gross income. Add li	ine 2 + line 3.		4.	\$1,929.89		

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Debtor 1Kenneth First Name		rthen st Name	Case number known)	f (if	
Hot Hame	inidae Name	re reality	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$1,929.89		
5. List all payroll deductions					
5a. Tax, Medicare, and So	ocial Security deductions	5a.	\$442.74		
5b. Mandatory contribution	ons for retirement plans	5b.	\$0.00		
5c. Voluntary contribution	ns for retirement plans	5c.	\$0.00		
5d. Required repayments	of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support oblig	gations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Spe	ecify:	5h. +	\$0.00 +		
6. Add the payroll deduction: +5h.	s. Add lines 5a + 5b + 5c + 5d + 5e +5f +	5g 6.	\$442.74		
7. Calculate total monthly ta	ake-home pay. Subtract line 6 from line 4	. 7.	\$1,487.16		
8. List all other income regul	larly received:				
business, profession, o					
	each property and business showing and necessary business expenses, and come.	8a.	\$0.00		
8b. Interest and dividends	s	8b.	\$0.00		
8c. Family support payme dependent regularly re	ents that you, a non-filing spouse, or a eceive				
Include alimony, spousa divorce settlement, and	al support, child support, maintenance, property settlement.	8c.	\$0.00		
8d. Unemployment compe	ensation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistance cash assistance that you	istance that you regularly receive and the value (if known) of any non- ureceive, such as food stamps (benefits Nutrition Assistance Program) or	8f.	\$0.00		
8g. Pension or retirement	t income	8g.	\$0.00		
· ·	e. Specify: 2016 Tax Refund-\$1250.00	8h. +	\$104.16 +		
	lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8	Bh. 9.	\$104.16		
10. Calculate monthly income Add the entries in line 10 for	e. Add line 7 + line 9. r Debtor 1 and Debtor 2 or non-filing spor	10. use	\$1,591.32 +	=	\$1,591.32
Include contributions from a friends or relatives.	ontributions to the expenses that you li an unmarried partner, members of your ho as already included in lines 2-10 or amoun	ousehold, your	dependents, your roomn		
Specify:				1	1. + \$0.00
	ast column of line 10 to the amount in I ummary of Schedules and Statistical Sumi				2. \$1,591.32 Combined
13. Do you expect an increas No. Yes. Explain:	se or decrease within the year after yo	u file this form	1?		monthly income
L 155. Explain.					

	Case 17-1	.6077 Doc			red 05/24/ 32 of 70	/17 13:58:53	Desc Main	
Fill in this inforn	nation to identify y	our case:						
Debtor 1	Kenneth First Name	S Mic	ddle Name	Carthen Last Name		Ne calcif de la la		
Debtor 2 (Spouse, if filing)	First Name	Mic	ddle Name	Last Name	$-\mid$	Check if this is: An amended filin	ng	
United States Ba	ankruptcy Court for	the: Northern	1	District of Illinois (State)	[nowing post-petition chapto he following date:	er 13
Case number (If known)						MM / DD / YYYY	,	
Official I	orm 106	<u>J</u>						
Schedule	J: Your E	xpenses						12/1
(if known). Answ Part 1: Desc	ver every question ribe Your Hous	ı.	her sheet to this	form. On the top of an	y additional p	ages, write your n	ame and case number	
1. Is this a join	to line 2							
Yes. Do	es Debtor 2 live i	n a separate hous	sehold?					
	No Yes. Debtor 2 m	ust file Official Forr	ms 106J-2, <i>Expe</i> r	nses for Separate Housel	nold of Debtor 2	?.		
2. Do you have	dependents?	✓ No						
Do not list De Debtor 2.	ebtor 1 and	Yes. Fill out this each dependen	s information for	Dependent's relation Debtor 1 or Debtor 2	•	Dependent's age	Does dependent live with you?	
3. Do your expenses of than		No						
yourself and dependents	-	Yes						

Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptoy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. If not included in line 4:	d 4.	\$630.00
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

Your expenses

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 Debtor 1 First Name
 Kenneth
 S
 Carthen
 Case number (if known)

 Last Name
 Last Name

First Name	Middle Name Last Name			
				Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity lo	ans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural g	as		6a.	\$75.00
6b. Water, sewer, garbage co	ollection		6b.	\$0.00
6c. Telephone, cell phone, Ir	ternet, satellite, and cable services		6c.	\$100.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping su	pplies		7.	\$300.00
8. Childcare and children's ed	lucation costs		8.	\$0.00
9. Clothing, laundry, and dry	eleaning		9.	\$50.00
10. Personal care products a	nd services		10.	\$50.00
11. Medical and dental expen	ses		11.	\$0.00
12. Transportation. Include ga Do not include car payment	s, maintenance, bus or train fare. s		12.	\$140.00
13. Entertainment, clubs, rec	reation, newspapers, magazines, and books		13.	\$0.00
14. Charitable contributions a	and religious donations		14.	\$0.00
15. Insurance. Do not include insurance dec	ducted from your pay or included in lines 4 or 20.			
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$71.00
15d. Other insurance. Specif	у:		15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or	20.		
Specify:			16	\$0.00
17. Installment or lease paym	ents:			
17a. Car payments for Vehic	e 1		17a	\$0.00
17b. Car payments for Vehic	le 2		17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
	, maintenance, and support that you did not r	eport as deducted from		\$0.00
	ule I, Your Income (Official Form 106I).		18.	
	to support others who do not live with you.			
Specify:	ses not included in lines 4 or 5 of this form or	on Cahadula I. Vaur Incomo	19.	\$0.00
20a. Mortgages on other pro		on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.	F9		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's	or renter's insurance			
20d. Maintenance, repair, an			20c	\$0.00
20e. Homeowner's associati			20d	\$0.00
206. HOMEOWITELS ASSOCIATION	on condominant dues		20e	\$0.00

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Debtor 1 Kenne		S	Carthen	Case number (if known)		
First N	Name	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expenses.					\$1,416.00
	nes 4 through 21.					\$0.00
. ,	, , , ,	,,	from Official Form 106J-2			\$1,416.00
22c. Add lir	ne 22a and 22b. The result	is your monthly exp	enses.		22.	
23. Calculate	your monthly net income	•				
23a. Copy	line 12 (your combined mo	onthly income) from	Schedule I.		23a	\$1,591.32
23b. Copy	your monthly expenses fro	m line 22 above.			23b	\$1,416.00
	ct your monthly expenses		ncome.			\$175.32
The re	esult is your monthly net in	come.			23c	
			oan within the year or do yo			

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Kenneth	S	Carthen	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(State)	

Official Form 106Dec

U.S.C. §§ 152, 1341, 1519, and 3571.

П	Check if this is an
	amended filing

Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

✓ No

☐ Yes. Name of person

✓ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✓ Is/ Kenneth Carthen

Signature of Debtor 1

Date

MM/DD/YYYY

MM/DD/YYYY

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Fill in this							
Debtor 1	Kenneth		S	Carthen			
Debtor 2	First Nan	пе	Middle I	Name Last Nam	е		
(Spouse, if fi	First Nan	ne	Middle I	Name Last Nam	e		
United Sta	ates Bankruptcy	Court for the:	Northern	District of Illino (State			
Case num	ber			(State	e) 		
(If known)							Check if this i
<u> Offici</u>	al Form	107					amended filin
Stater	nent of I	inancia	al Affairs f	or Individuals	Filing for Bank	ruptcy	04
nformati		ace is need	ed, attach a sepa		together, both are equal . On the top of any addit		
Part 1:	Give Details	About Your	Marital Status	and Where You Lived	Before		
1. Wh	at is your curre	ent marital st	atus?				
	Married						
□	Married Not married						
	Not married	years, have y	ou lived anywhere	e other than where you liv	ve now?		
2. Dur	Not married	years, have y	ou lived anywhere	e other than where you liv	ve now?		
2. Dur	Not married ring the last 3 y		-	e other than where you liv t 3 years. Do not include v			
2. Dur	Not married ring the last 3 y		-				
2. Dur	Not married ring the last 3 y		-	t 3 years. Do not include v			Dates Debtor 2 lived there
2. Dur	Not married ring the last 3 y No Yes. List all of		-	t 3 years. Do not include v	where you live now. Debtor 2:		there
2. Dur	Not married ring the last 3 y No Yes. List all of		-	t 3 years. Do not include v	vhere you live now.		
2. Dur	Not married ring the last 3 y No Yes. List all of	the places you	-	t 3 years. Do not include v	where you live now. Debtor 2:		there
2. Dur	Not married ring the last 3 y No Yes. List all of Debtor 1:	the places you	-	t 3 years. Do not include v Dates Debtor 1 lived there	Public Properties of the Prope		there Same as Debtor 1
2. Dur	Not married ring the last 3 y No Yes. List all of Debtor 1: 4908 W Harris Number Street	on St	ou lived in the last	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street		there Same as Debtor 1 From
2. Dur	Not married ring the last 3 y No Yes. List all of Debtor 1: 4908 W Harris Number Street	on St	ou lived in the las	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. Dur	Not married ring the last 3 y No Yes. List all of Debtor 1: 4908 W Harris Number Street	on St	ou lived in the last	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
2. Dur	Not married ring the last 3 y No Yes. List all of Debtor 1: 4908 W Harris Number Street	on St Illinois State	ou lived in the last	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. Dur	Not married ing the last 3 y No Yes. List all of Debtor 1: 4908 W Harris Number Street Chicago City	on St Illinois State	ou lived in the last	Dates Debtor 1 lived there From To 10/2016	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. Dur	Not married ing the last 3 y No Yes. List all of Debtor 1: 4908 W Harris Number Street Chicago City	on St Illinois State	ou lived in the last	Dates Debtor 1 lived there From To From	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From

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Carthen

Debtor 1 Kenneth Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$7024.66 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$19328.87 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$19300.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Carthen Debtor 1 Kenneth __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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tor 1	Kenneth		S	Ca	rthen	Case number ((if known)
	First Name		Middle Name	Las	t Name		
Insi con age	ders include your porations of which	relatives; a n you are a for a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		ranteed or cosigne t benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
-	Number Street City	State	Zip Code				
		State	Zip Code				
-	City	State	Zip Code				
-	City Insider's Name	State	Zip Code				

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Debtor 1 Kenneth Carthen Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Village of Oak Park Impound 2000 Mercury Sable-V6 05/2017 \$0 Village of Oak Park Parking Tickets Sedan 4D LS due to License Suspension Creditor's Name Explain what happened 123 Madison St. Number Street Property was repossessed. Property was foreclosed. Oak Park Illinois 60302 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

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Debt	tor 1 Kenneth First Name	S Middle Name	Carthen Last Name	Case number (if known)	
11.				eank or financial institution, set off any am	ounts from your
		nake a payment because yo		· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •
	✓ No	9.			
	Yes. Fill in the deta	IIS.			
			Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name				
	Number Street		Lost 4 digits of account	number VVVV	
			Last 4 digits of account	number. AAA-	
	City	State Zip Code			
12.		u filed for bankruptcy, was ustodian, or another officia		possession of an assignee for the benefit o	of creditors, a court-
	√ No				
	Yes				
Part	5: List Certain Gifts	and Contributions			
13.	Within 2 years before	you filed for bankruptey, die	lyou give any gifts with a t	otal value of more than \$600 per person?	
10.		you mou for bunkruptoy, are	a you give any gines with a c	otal value of more than wood per person.	
	No Yes. Fill in the deta	ails for each gift.			
	_	alue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom Yo	u Gave the Gift	-		
			_		
	Number Street				
	•	State Zip Code			
	Person's relationship	o to you —			
	Person to Whom Yo	u Gave the Gift	-		
			-		
	Number Street		-		
	City	State Zip Code	-		
	Person's relationship	o to you			

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Debtor 1	Kenneth	S	Carthen	Case number (if know	vn)	
	First Name	Middle Name	Last Name	<u> </u>		
. Wit	thin 2 years before you f	filed for bankruptcy, did	d you give any gifts or contribut	tions with a total value	of more than \$600	to any charity?
~	No					
Ë		or each gift or contribut	tion			
		or each gift or contribut	iori.			
	Gifts or contributions		Describe what you contril	buted	Date you	Value
	that total more than \$	6600			contributed	
	Charity's Name		_			
			_			
	Number Street		-			
	City State	e Zip Code	_			
rt 6:	List Certain Losses					
. Wit	hin 1 year before you fil	ed for bankruptcy or si	nce you filed for bankruptcy, d	id you lose anything bed	cause of theft, fire,	other disaster, or
gar	mbling?					
~	No					
¥	Yes. Fill in the details.					
Ш	res. Fill III the details.					
	Describe the property	-	Describe any insurance c		Date of your	Value of property
	how the loss occurred		Include the amount that ins		loss	lost
			pending insurance claims o A/B: Property.	n line 33 of <i>Schedule</i>		
			77B. Property.			
						-
	List Certain Paymer	to or Tropoforo				
	No					
✓	Yes. Fill in the details.					
			Description and value of a	ny property	Date payment	Amount of
			transferred	my proporty	or transfer	payment
					was made	
	Semrad Law Firm		Attorney's Fee - 100.00		5/23/2017	\$100.00
	Person Who Was Paid		_			
	20 S. Clark Street					
	Number Street					
	28th Floor					
		C0000	-			
	Chicago Illino City State		-			
	City State	e Zip Code				
	Email or website addres	S	-			
		=				
	Person Who Made the F	Payment, if Not You	_			
	Person Who Was Paid]	
	i diddii vviid vvad Falu		_			
			-			
	Number Street		-			
	Number Street		- -			
	Number Street		- - -			
		o Zio Codo	- - - -			
	Number Street City State	e Zip Code	- - - -			
	City State	•	- - - -			
		•	- - - -			

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Debt		Kenneth	S	Carthen	_ Case r	number <i>(if known)</i>			
		First Name	Middle Name	Last Name					
	help	hin 1 year before you filed for o you deal with your creditors not include any payment or tran	or to make payme		behalf p	oay or transfer	any property to a	anyone	who promised to
		No Yes. Fill in the details.							
	_			Description and value of any partransferred	property	y	Date payment or transfer was made	Amo	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
	the Incl	hin 2 years before you filed fo ordinary course of your busin ude both outright transfers and transfers that you have already	r bankruptcy, did y less or financial aft transfers made as se	ecurity (such as the granting of a se					
		No Yes. Fill in the details.							
				Description and value of prop transferred	erty		y property or ceived or debts p	oaid	Date transfer was made
		Person Who Received Transfer	r						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer	r						
		Number Street							
		City State Person's relationship to you	Zip Code						
	ben	hin 10 years before you filed t eficiary? ese are often called asset-protec		you transfer any property to a se	elf-settle	ed trust or sim	ilar device of whi	ich you	are a
		No Yes. Fill in the details.							
	_			Description and value of the	proper	ty transferred			Date transfer was made
		Name of trust							

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Debtor 1 Kenneth Carthen Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred US Bank Checking XXXX-5431 10/2016 \$ -600.00 Person Who Was Paid Savings 425 Walnut Street Number Street Money market Brokerage Cincinnati Ohio 45202 Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code

City

State

Zip Code

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Carthen Debtor 1 Kenneth Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debto		Kenneth		S	Carthen	Case	number (if	known)	
		First Name		Middle Name	Last Name				
		No		cial or administ	trative proceeding unde	er any environment	al law? In	clude settlements and or	ders.
		Yes. Fill in the det	tails.						
					Court or agency		Nature o	of the case	Status of the case
		Case title							Pending
					Court Name				On appeal
		Case number			NumberStreet				Concluded
					City State	Zip Code			
Part 1	11:	Give Details Al	bout Your E	Business or C	connections to Any B	usiness			
27. \	With	nin 4 years before	you filed for	bankruptcy, di	d you own a business o	r have any of the fo	ollowing c	onnections to any busines	ss?
		-	-		rade, profession, or other	-	_	•	
					(LLC) or limited liability p	=			
		A partner in			(LLO) or invited hability p	AITHOUSING (LLI)			
			-		ive of a composation				
					ive of a corporation				
		An owner of	at least 5% o	of the voting or	equity securities of a co	rporation			
	✓	No. None of the a	above applie	s. Go to Part 12	2.				
	$\stackrel{\bullet}{=}$				e details below for each	husiness			
		100. Officer all th	at apply abo	vo ana ili in uic				Faralance Identification	www.haw.Dawat
					Describe the nat	ture of the busines	is	Employer Identification include Social Security	
		Business Name						EIN:	
		Number Street						Dates business existed	
		Number Street			Name of accoun	tant or bookkeepe	er	Dates busilless existed	
		City	State	Zip Code				From To	
					Describe the nat	ture of the busines	ss	Employer Identification include Social Security	
								EIN:	number of Trite.
		Business Name							
		Number Street			Name of accoun	tant or bookkeepe	er	Dates business existed	
		City	State	Zip Code		•		From To	
					Describe the nat	ture of the busines	ss	Employer Identification	
								include Social Security EIN:	number of frills.
		Business Name						EIIV.	
		Number Street			Nome of the second			Dates business existed	
		City	State	Zip Code	mame of accoun	tant or bookkeepe	er	From To	
		- 129		p = 0000				10	

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Deb	tor 1 Kenneth	S	Carthen	Case number (if known)	
	First Name	Middle Name	Last Name		_
28.	creditors, or other		d you give a financial statem	ent to anyone about your business? Include all financial institutions	i,
	✓ No Yes. Fill in the	details below.			
	_		Date issued		
	Name		MM/DD/YYYY	_	
	Number Stre	et			
	City	State Zip Code			
	City	State Zip Code			
Pari	t 12: Sign Below				
1	true and correct. I u	inderstand that making a false can result in fines up to \$250,0	statement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 220 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
	_	/s/ Kenneth Carthen nature of Debtor 1		Signature of Debtor 2	
	Olg	natare or Bestor 1		Date	
	Dat	te 5/24/2017		Date	
ı	Did you attach addit	tional pages to Your Statemen	t of Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?	
	✓ No				
i	Yes				
ı	Did you pay or agree	e to pay someone who is not a	n attorney to help you fill out	bankruptcy forms?	
	✓ No				
İ	Yes. Name of pe	rson		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Distri	ict of minors	
In re	Kenneth S Carthen		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF (COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y rendered or to be rendered on behalf of	ear before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to acc	cept		\$2,900.00
	Prior to the filing of this statement I h	ave received		\$100.00
	Balance Due			\$2,800.00
2.	The source of the compensation paid	to me was:		
	Debtor	Other (specify)		
3.	The source of the compensation paid	to me is:		
	✓ Debtor	Other (specify		
4.	I have not agreed to share the abomembers and associates of my la		on with any other person unless the	y are
		firm. A copy of the agreem	ith a other person or persons who a ent, together with a list of the name	
5.	In return for the above-disclosed fee,	I have agreed to render lega	al service for all aspects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's finance bankruptcy; 	sial situation, and rendering	advice to the debtor in determining	g whether to file a petition in
	b. Preparation and filing of any p	etition, schedules, stateme	ents of affairs and plan which may b	pe required;
	c. Representation of the debtor a	at the meeting of creditors	and confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor i	n adversary proceedings ar	nd other contested bankruptcy mat	ters;
6.	By agreement with the debtor(s), the a	bove-disclosed fee does n	ot include the following services:	
		CERTIFIC	CATION	
	certify that the foregoing is a complete or(s) in this bankruptcy proceedings.	estatement of any agreeme	ent or arrangement for payment to n	ne for representation of the
	5/24/2017		/s/ Mike Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
	-		Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$100.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$77.00 for expenses, leaving a balance due of \$3,187.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/24/2017	
Signed:		
/s/ Kenr	neth Carthen	
		/s/ Mike Miller
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total foo

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Carthen, Kenneth S	Case No	
	Debtor(s)	- Case No.	
		Chapter.	Chapter13
	VERIF	CATION OF CREDITOR MAT	RIX
Th knowledge		fy that the attached list of creditors is tru	ue and correct to the best of their
Date:	5/24/2017	/s/ Carthen, Kenr	neth S
		Carthen, Kenneth Signature of Deb	

HARRIS 111 WEST JACKSON B SUITE 400 CHICAGO, IL, 60604

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

AT&t Po Box 5014 Carol Stream, IL, 60197

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Village of Oak Park Parking Tickets 123 Madison St. Oak Park, IL, 60302

US Bank PO BOX 5265 CN-OH-W5-DL Cincinnati, OH, 45201 Case 17-16077 Doc 1 Filed 05/24/17 Entered 05/24/17 13:58:53 Desc Main Document Page 60 of 70

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern District of Illinoi	is	
In re	Kenneth S Carthen		Case No.	
	Debtor		 Chapter	(If known) Chapter 13
	DISCLOSURE OF CO	OMPENSATION OF A	TTORNEY	OP DEPTOD
. Purs	uant to 11 U.S.C. § 329(a) and Fed.	Bankr. P. 2016(b), I certify that I am the reference the filing of the petition in bare the debtor(s) in contemplation of or in the debtor(s).	e attorney for the abo	venamed debtor(s) and that
For le	egal services, I have agreed to accep	t	The state of the s	/
Prior	to the filing of this statement I have	received		\$2,900.00
	ce Due			\$100.00
2. The s	ource of the compensation paid to I	me was:		\$2,800.90
	✓ Debtor	Other (specify)		
3. The s	ource of the compensation paid to r	me is:		
	Debtor	Other (specify)		
4. V III	nave not agreed to share the above- embers and associates of my law fir	disclosed compensation with any others.	er person unless they	are
li m	nave agreed to share the above-disc embers or associates of my law firm e people sharing in the compensation	losed compensation with a other person. A copy of the agreement, together wion, is attached.	on or persons who are ith a list of the names	enot of
5. In retu	rn for the above-disclosed fee, I hav	e agreed to render legal service for all	aspects of the hanks	mt
a.	Analysis of the debtor's financial s bankruptcy;	ituation, and rendering advice to the d	ebtor in determining v	ptcy case, including: whether to file a petition in
b.	Preparation and filing of any petition	on, schedules, statements of affairs an	d Dlan which may be	raquiro d
c.	Representation of the debtor at the	meeting of creditors and confirmation	hearing and any adi	equired;
d.	Representation of the debtor in adv	ersary proceedings and other contest	ad hankrunter met	ourried nearings thereof;
6. By agre	ement with the debtor(s), the above	disclosed fee does not include the fo	llowing services:	5;
		CERTIFICATION		
I certify th debtor(s) in th	at the foregoing is a complete state his bankruptcy proceedings.	ement of any agreement or arrangemen	nt for payment to me f	or representation of the
	5/24/2017	(c) N	Bibo Asition	
	Date		tike Miller re of Atlomey	
	_	Semra	d Law Firm	
	***************************************		of law firm	
	1		1800 - 1800 - 1800 - 1800 - 1800 - 1800 - 1800 - 1800 - 1800 - 1800 - 1800 - 1800 - 1800 - 1800 - 1800 - 1800 -	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and the special purpose for the advance payment and
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$100.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$77.00 for expenses, leaving a balance due of \$3,187.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 5/24/2017	,
Signed:	
/s/ Kenneth Carthen funnell Cortha	
Dobtova	/s/ Mike Miller
Debtor(sy v	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Kenneth	s	Carthen	Conn	
First Name	Middle Name	Last Name	Case number @km	own)
Answer These C	Questions for Reporting Purpos			
^{16.} What kind of debts do you have?	No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primar	rily business debts? <i>B</i> or investment or throug	Business debts are degree of the operation of t	ebts that you incurred to obtain he business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	I No.		at after any exempt pr to distribute to unsecu	operty is excluded and administrative red creditors?
18. How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,00 5,001-10,0 10,001-25	000	25,001-50,000 50,001-100,000 More than 100,000
9. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
O. How much do you estimate your liabilities to be? Cart 7: Sign Below		\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
or you	I have examined this petition, ar	nd I declare under non	olty of majority	
	If I have chosen to file under Chof title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance with understand making afalse staticonnection with a bankruptcy caboth. 18 U.S.C. §§ 752, 1341, 1 /s/ Kennetty Carthen Signature of Debtor 1 Executed on	napter 7, I am aware the I understand the relief of I did not pay or agreemed and read the notice that the chapter of title 1 tement, concealing proase can result in fines 519, and 3571.	at I may proceed, if eff available under each eto pay someone where required by 11 U.S.	ode, specified in this petition. money or property by fraud in mprisonment for up to 20 years, or
	MM / DD /	/ YYYY Amenikan panggapan anggapan ang a	OI1	MM / DD / YYYY

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Kenneth	S	Carthen
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
Bankruptcy Court for the:	Northern	District of Illinois
		(State)
	First Name	First Name Middle Name First Name Middle Name

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

P	ort 1: Sign Below	
-	Did you pay or agree to pay someone who is NOT an attorney to he	p you fill out bankruptcy forme?
	☑ No	The second secon
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Bignature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary and that they are true and correct.	d schedules filed with this declaration and
×	Signature of Delitor 1	Signature of Debtor 2
***************************************	Date 5/24/2017 MM/DD/YYYY	Date MM/DD/YYYY

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Debtor 1	Kenneth	~	Document 1	age oo or 70
40101 1	First Name	S Middle Name	Carthen Last Name	Case number (if known)
28. With cre	thin 2 years befo ditors, or other No Yes. Fill in the o		te te a management and a company of the company of	ement to anyone about your business? Include all financial institution
Securities			Date issued	
	Name		MM/DD/YYYY	
	Number Stree	t	-	
	City	State Zip Co	de	
Part 12:	Sign Below	2-10-00	us	
	Y	Kenneth Carthen	. *3	hments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		ature of Debtor 1		Signature of Debtor 2
	Date	5/24/2017		Date
Did you		and the second s	ent of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
K)		N. of Control of Contr		Bankrupicy (Official Form 107)?
Yes				
Did you	pay or agree to	o pay someone who is not	an attorney to help you fill ou	t bankruptcy forms?
No No				
☐ Yes	s. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Carthen, Kenneth S		
	Debtor(s)	Case No	
		Chapter. Chapter13	
	VERIFICA	TION OF CREDITOR MATRIX	
Th knowledge.	e above named Debtors hereby verify tl	at the attached list of creditors is true and correct to the best of their	
	5/24/2017	/s/ Carhen, Kenneth S Carther Kenneth S Signature of Debtor	

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Debto	r 1 Kenneth		Do	cument	Page	e 70 of 70	
Debito	First Name		iddle Name	Carthen		Casa number ou	
16.	Calculate th	a madian family to	MOGIE IVAITIE	Last Name	** ***	Case number (if known)	·····
	16a Corta d	median family incom	e that applies to	ou. Follow these	steps;		
	· Oct. 1 til lit flife	state in which you live.		Illinois			
1	16b, Fill in the	number of people in yo	our household.	1			
1	l 6c. Fill in the	median family income t	OX MOUNT about a land				
					, s <u>, s</u>		\$50,765.00
47 1	using the	link specified in the sep	arate instructions fo	ા કthis form Thie I	0 find a lis	st of applicable median income amounts, go online so be available at the bankruptcy clerk's office.	400,700.00
17. m	low do the li	nes compare?		7 (10)	nociliay al	so be available at the bankruptcy clerk's office.	
	7a. 🚺 Line unde	15b is less than or equa r 11 U.S.C. § 1325(b)(3	l to line 16c. On the). Go to Part 3. Do	top of page 1 of NOT fill out <i>Calc</i>	f this form culation of	, check box 1, <i>Disposable income is not determined</i> Disposable Income (Official Form 122C-2).	đ
1.	7b. Line U.S.C form,	15b is more than line 16 \$ 1325(b)(3). Go to F copy your current mon	ic. On the top of pa art 3 and fill out C thly income from lin	ge 1 of this form, alculation of Dis	, check bo sposable	Disposable income (Official Form 122C-2). 2. Disposable income is determined under 11 Income (Official Form 122C-2). On line 39 of that	•
Part 3)	Calculate	Your Commitment	Period Under 1	1 U.S.C. §132	5(b)(4)		•
	aby Jan 1019	i average monthly inc	Ome from line 44		ASSESSMENT OF PERSONS		
co co	educt the ma mmitment pe	rital adjustment if it a riod under 11 U.S.C. §	pplies. If you are rr	arried, your spou	ise is not f	filing with you, and you contend that calculating the gouse's income, copy the amount from line 13.	\$1,702.00
19	a. II the mant	al adjustment does not	apply, fill in 0 on lin	e 19a.	or your st	uouse's income, copy the amount from line 13.	
19.	b. Subtract i	ine 19a from line 18.					-\$0.00
u. Ca	iculate your	current monthly incor	ne for the year. Fo	flow these stens:			\$1,702.00
20a	a. Copy line 1	9b.					
	Multiply by	12 (the number of mon	tns in a year).	******************		and the same and t	\$1,702.00
20t	o. The result is	s your current monthly i	ocome for the year f	or this part of the	form.		x 12 \$20,424.00
20c	Copy the m	edian family income for	your state and size	of household from	m line 16c		
. Hov	v do the line:	s compare?				A contract of the second of th	\$50,765.00
K	Line 20b is le commitment	ess than line 20c. Unless period is 3 years. Go to	otherwise ordered Part 4.	by the court, on t	the top of	page 1 of this form, check box 3, The	
	Line 20b is m 4, The corpor	nore than or equal to line witment periop is 5 years	20c. Unless other	vise ordered by th	ne court, o	on the top of page 1 of this form, check box	
148 8	Sign Below					,	
E	By signing be	re, I declare under penal	ly of periury that the	information		nent and in any attachments is true and correct.	
	. \		3 3 3	monnation on t	nis statem	tent and in any attachments is true and correct.	
		peth Carthen Kenn	eth croth	>	ε		
	oignature /	Debtor 1		_	Signatura	e of Debtor 2	
	Date 8/2	1/201/7			9-101010	on penini 2	
	/	DOMY			Date		
1 f	Vallabooks-	47a d. Mar			MI	M/DD/YYYY	
lf at	you checked bove.	17a, do NOT fill out or 17b, fill out Form 1220	file Form 122C-2. -2 and file it with th	is form. On line 3	19 of that t	form, copy your current monthly income from line 1	
***************************************						income from line f	4
		and the state of t					